

Metropolitan Life
Life and Accident Companies

METROPOLITAN INSURANCE COMPANY
Southeastern Head Office Branch
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-8050

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES IN THE STATE OF NORTH CAROLINA. This new Retirement Savings Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

1. CONTROL - Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.
2. FLEXIBILITY - Availability of cash without penalty.
3. TAX BENEFITS - High tax sheltered growth.
4. SECURITY - Provides a guaranteed lifetime income.
5. DISABILITY - Your monthly savings will continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future.

Sincerely

Christine McCarron

Christine McCarron
Nursing Representative

Please complete the following, so that we may furnish you with information about this New Retirement Savings Plan.

NAME _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____

HOME PHONE _____ BUS PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

D-6

Metropolitan Life Insurance Company
Metropolitan Life
200 Madison Avenue New York 10016

"My Metropolitan Life"
The MetLife logo

Mr. Kick Uteo
Branch Manager
708 51st, FL

In Unauthorized Sales Literature

Dear Kick:

The attached unauthorized sales literature from your office has been brought to my attention by the New York Home Office Advertising Department who received it from someone in this.

The first problem with this is that Charles Schubert's name cannot be used without approval from New York Home Office Advertising Department. The second problem is there is no mention of the words "life insurance" in this literature even though the contract is basically life insurance. This brochure misleads people, a violation of insurance laws in every state. Finally, the third problem is that the sales literature from your office lists a Southeastern Head Office mailing address. All sales literature must indicate the branch office address, or in your case 4100 Raymond Ave with no mention of Southeastern Head Office. Also, the G.I. Panel Service has asked us not to use the Metropolitan Plaza in our address at any time.

I would appreciate your assurance that this brochure has either been immediately withdrawn from use or re-prepared to conform to all insurance law and company policies.

Thank you for your cooperation.

Sincerely,

Ray Berke, AIA
Manager
Public and Consumer Affairs

January 13, 1974

(B)

cc Bill Letts

Retirement Savings and Security
for the
Future a Nurse Deserves...

This is being
mailed to
nurses in our
area



H-461

Metropolitan Life
Insurance Company
One Metropolitan Plaza
Secaucus, New Jersey
07094-3000
Telephone: 201-343-1000
1-800-343-1000

- Systematic Savings
 - Tax Deferred Growth
 - Tax Free Income
 - Availability of Cash
 - Disability Waiver
- Metropolitan Life
Insurance Company

for Retirees
FYI

Just for a moment, think about you.

As a nurse, you're always on call no matter where you are. Whether you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

We know, for example, that nurses often do not have long-term savings plans. We know, too, that you may move around quite a bit. That's why we would like you to know about a new retirement savings plan.

With 5 very important features...

1. CONTROL

Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.

2. FLEXIBILITY

Available by cash without penalty.

3. TAX BENEFITS

High tax sheltered growth.

4. SECURITY

Provides a guaranteed lifetime income.

5. DISABILITY

Your monthly savings will continue to be deposited by Metropoliitan Life should you become disabled.

To "grow" & nest egg conveniently, whether you're regularly employed in a hospital, corporation, full-time or part-time duty, Metropolitan Insured Retirement Services is a convenient way for you to accumulate cash value life insurance.

If you plan now

At Metropolitan Life, we can help you build a solid foundation of financial security with our diverse products. We call them "accumulation products" - because they help you accumulate the money you need.

tax-deferred, for your retirement plan.

You've already started saving. We can suggest ways to make your money go harder. There's sure to be a strategy that will fit your financial situation today... yet enough built-in flexibility for the future.

And what's more, you'll find the security of knowing that your Insured Savings Plan is backed by Metropolitan Life, one of America's premier life insurance companies, a financial services leader with over \$120 billion in assets under management. Our quality products and services have earned us the highest ratings from rating agencies such as Standard & Poor's, Moody's, Fitch, and A.M. Best & Company - leaders in the field of insurance.

Call Metropolitan Life
Insured Retirement Services

D-7

After management has approved the material, it should be sent to the Marketing Vice-President or his designee in the form of a fax, via electronic mail, or Form 22237. A brief description of the material and its intended use should accompany the transmission.

If approved at the territorial level, the material will be transmitted to Marketing Communications in the home office (ID 27623). Marketing Communications or the communications will be responsible for obtaining all necessary approvals.

The material may be approved for use as submitted or with revisions, or it may be disapproved for use. If approved, the territory will create a dissector and forward it to the sales offices.

Merck reserves the right to discontinue previously approved material at any time. Individuals who possess unauthorized material will be subject to disciplinary action, up to and including termination.

For more complete details concerning this process, please refer to the Company's Manual of Instructions for Sales Management and Sales Representatives.

D-11

(Exhibit V) cont'd



METROPOLITAN INSURANCE COMPANY
110 Scott Avenue
P. O. Box 5183
High Point, N. C. 27263
(919) 369-7133

REDACTED

NURSES INSURED RETIREMENT PLAN

One of the most widely accepted retirement plans may now be available to APPROVED AGENT NURSES. This new Retirement Plan is designed to supplement your existing benefits with VERY IMPORTANT FEATURES:

- 1. CONTROL - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
- 2. ACCESSIBILITY - Accessibility of cash
- 3. TAX BENEFITS - Tax deferred accumulation
- 4. SECURITY - Can be used to provide lifetime income
- 5. DISABILITY - Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement programs. (i.e., IRA, 401K, 403 (B) annuity) or any other hospital retirement programs that you may have at the present time.

Sincerely

David Shore
David Shore
Account Representative

Please complete the following, so that we may furnish you with information about this New Retirement Plan.

NAME _____

ADDRESS _____

CITY _____

STATE _____

ZIP CODE _____

HOME PHONE _____

BUSINESS PHONE _____

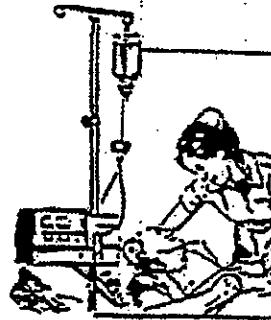
DATE OF BIRTH: MONTH _____

DAY _____ YEAR _____

Employed
and
Continued

D-8

NURSES INSURED RETIREMENT PLAN



Metropolitan Life
Southwest Head Office Branch
4100 Stewart Blvd.
Tampa, FL 33607
(813) 679-4444

For the Future a
Nurse Deserves . . .

 **Metropolitan Life**
AND AFFILIATED COMPANIES

405 23 131 3143

6138732125 5448.00

~~REDACTED~~

To "grow" a nest egg conveniently. Whether you're regularly employed (in a hospital, a corporation, etc.) or you do private or part-time duty, Metropolitan's Nurses Insured Retirement Plan is a convenient way for you to accumulate cash for the future you deserve.

This new Insured Retirement plan provides 3 important benefits:

1. CONTROL

If you should leave your present nursing position, your retirement benefits can stay with you.

2. FLEXIBILITY

Accessibility of cash.

3. TAX BENEFITS

Tax deferred accumulation while providing a life insurance benefit.

4. SECURITY

Can be used to provide life time income.

5. DISABILITY

Your monthly contribution can continue to be deposited by Metropolitan should you become disabled.

Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency tomorrow.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

At Metropolitan Life, we can help you build a solid foundation of financial security with our Nurses Insured Retirement Plan which can help you accumulate the money you need, tax-deferred, for your retirement years. If you've already started saving, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your financial needs today... with enough built-in flexibility for the years ahead.

And what's more, you'll have the security of knowing that your Nurses Insured Retirement plan is protected by Metropolitan Life and its affiliated companies, a financial services leader with over \$130 billion in assets under management. Our quality products and services have earned us the highest ratings possible from

Moody's Investor Service
 Aaa (For Financial Strength)
 Standard & Poor's
 AAA (For Claims-Paying Ability)
 A.M. Best & Co.
 A+ (For Soundness of Investments)

With an ongoing commitment to quality, MetLife is building on a future founded of financial stability and security.

**Metropolitan Life
 AND AFFILIATED COMPANIES**

REDACTED

REDACTED

D-9

Metropolitan Life Insurance Company
Local Group -
200 Madison Avenue South, Suite 200, Louisville, KY 40270-3000

James S. Riggles
Marketing Vice-President

Metropolitan Life®
AND AFFILIATED COMPANIES

To: Regional Executives
Doing Business in the State of Florida
Subject: Direct Mail Letters

The State of Florida has issued a very strong formal warning against further use of unauthorized direct mail letters. Therefore, it is imperative that you take an aggressive role in policing activity within your region. Failure to do so may result in the costly involvement of the State Bureau of Investigation.

As Rudy stated in his November 1, 1991, letter to us, "our customers deserve accurate, complete and professional information. We must deliver it." Accordingly, please encourage your associates to use authorized Sales letters.

The urgency of this notice cannot be stressed enough. Accordingly, please feel free to request any additional information or assistance which you may require. Your full and immediate cooperation is appreciated.

Regards,

Marketing Vice-President

August 14, 1991

Attachment:

MetropolitanLife
THE INSURANCE COMPANY
OF NEW YORK

METROPOLITAN INSURANCE COMPANY
Southeastern Head Office Branch
4100 Boy Scout Boulevard
Tampa, FL 33697
(813) 870-8050

REDACTED

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans is now available to ALL HUNTS. This new Retirement Plan is designed to complement your existing benefits with 5 **VERY IMPORTANT FEATURES!**

- | | |
|------------------------|--|
| 1. CONTROL | - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals. |
| 2. FLEXIBILITY | - Accessibility of cash |
| 3. TAX BENEFITS | - Tax deferred accumulation. |
| 4. SECURITY | - Can be used to provide lifetime income. |
| 5. DISABILITY | - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled. |

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely

Craig Anderson

Craig Anderson
Nursing Representative

Please complete the following, so that we may furnish you with information about this New Insured Retirement Plan.

NAME _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____

HOME PHONE _____ OFFICE PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

D-10.

Metropolitan Life Insurance Company
1000 Peachtree Street N.E. - Suite 2000
Atlanta, Georgia 30309

Revised Michael, CLU
MetLife Atlanta
1000 Peachtree Street N.E.

Metropolitan Life
1000 Peachtree Street N.E.
Atlanta, Georgia 30309

September 15, 1991

To: the Field Force and Management Team
Southeastern Territory

Re: Unauthorized Sales Literature

The Manuals of Instructions for Sales Management and Sales Representatives are very explicit regarding clearance by the home office of sales material originating in the field.

MetLife representatives have a wide range of professionally developed, approved support material to choose from. Nevertheless, it is recognized that sales situations do sometimes arise where a variation may be deemed helpful or a new approach to a prospect may be developed. A home office review procedure, including legal review, has been established to accommodate these situations. Any proposed material must be legally approved prior to its use.

There have recently been some instances of unauthorized letters being sent to prospects and/or clients that have given rise to complaints directed to state Insurance Departments and to the Corporate Management Office. In some cases, letters have been mailed that are offensive or unnecessarily threatening in style, as in "...urgent matter concerning your policy..." or words to that effect.

Others are merely unprofessional, with grammatical errors and misspellings. Still others are potentially misleading or make reference to various benefits that are not available in any one contract. These types of communications are unacceptable and may result in disciplinary action being taken against those responsible.

The attached procedures, excerpted in summary form from the manuals, have been updated with the application of Electronic Mail to expedite review for approval in the home office. You should refer to the manuals for more complete details concerning the process.

One of the most valuable assets you have in sales is the personal image you project. You start creating that image with the big advantage of MetLife's name -- the quality company in insurance and financial services. Your customers rely on that reputation. It is extremely important that each of you reinforces that image in all your communications. It's essential to the company's continued success...and yours.

Please be guided accordingly.

Sincerely



Senior Vice-President

Attachment

PROCESSING REQUIREMENTS FOR APPROVAL OF UNAUTHORIZED SALES LITERATURE

The following applies to all lines of insurance. These procedures are meant to help management screen out inappropriate material or to make necessary changes before submitting material for approval.

Branch Manager/District Sales Manager reviews the material for content to see if it offers a more effective approach than similar existing material. It should also be checked for visual impact, spelling and grammatical errors and the elimination of improper or misleading statements.

The following are some examples of improper usage (but not an all-inclusive list):

NEW PLAN - Terms such as "a new program from MetLife" or "new mortgage reduction plan" cannot be used to describe an insurance policy. The name of the policy and its benefits must be specified.

LOW COST - Cannot be used when referring to premium payment. It is also not acceptable to say "save premiums" or "better coverage" in reference to Metropolitan Property and Casualty Insurance Company products.

NET COST - Cash values above total premiums paid cannot be termed "return over cost" or "net cost".

SAVINGS - The terms "save" and "savings" cannot be used to imply that life insurance provides a savings medium comparable to a bank account.

DEPOSIT - Is not an acceptable synonym for premium.

INVESTMENT - Insurance cannot be referred to as an investment.

TAX-FREE - Should not be confused with "tax-deductible" contributions to a qualified retirement plan. A more acceptable term is "tax-deferred benefits."

URGENT - Or other terminology implying something is wrong with a client's policy should never be used when, in fact, a representative merely wants a telephone number or other piece of non-essential information. Always state clearly what the matter of concern is.

TITLE - Only a qualified Registered Representative or Financial Planner may use these titles. Also, "made-up" titles such as Mortgage Protection Specialist, Nursing Representative, Small Group Representative, etc., are not to be substituted for Company approved titles.

Metropolitan LifeTM
AND AFFILIATED COMPANIES

SOUTHEASTERN HEAD OFFICE BRANCH
4100 BOYSCOUT BOULEVARD
TAMPA, FL 33607
(813) 876-8050

NOW AVAILABLE TO ALL NURSING PROFESSIONALS

Would you mind just giving us your name and date of birth
below in order that we may furnish you information about a
NEW RETIREMENT SAVINGS PLAN:

1. Currently earning high money market interest rates.
2. The cash fund may be used for emergencies and opportunities.
3. Deposits may be made monthly or the budget allows.
4. An optional disability benefit may also be included.
5. Pays a guaranteed income at retirement.

This is something new, one of the most widely discussed
retirement programs in the investment world today.

Sincerely,

Christine M'Canon
Christine McCarron
Account Representative

NAME _____

ADDRESS _____ ZIP CODE _____

HOME PHONE: _____ BUS. PHONE: _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

FOR INFORMATION ON OTHER SPECIFIC PLANS, CHECK BELOW

- MORTGAGE CANCELLATION PROTECTION
 DISABILITY INCOME PROTECTION
 LIFE INSURANCE
 I.R.A.
 MUTUAL FUNDS

REDACTED

D-12

Metropolitan Life
Insurance Company
has been brought to your
attention as a result of
a letter from the company.
This letter offers you an
opportunity to consider
the new NURSES INSURED RETIREMENT PLAN.
One of the most widely discussed retirement plans may now be
available to all approved NURSES. This Insured Retirement Plan
is designed to complement your existing benefits with 3 YEAR
IMPORTANT FEATURES:

1. CONTROL

- If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
- Accessibility of cash
- Tax deferred accumulation
- Can be used to provide lifetime income.
- Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K or Annuity that you may have at the present time or acquire in the future. (U-)

Sincerely

Craig Anderson

Craig Anderson
Account Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

HOME PHONE _____ BUSINESS PHONE _____

DATE OF BIRTH: MONTH: DAY: YEAR: _____

Metropolitan Life
1100 Boyer Court, Suite 3000
Tampa, FL 33607
(813) 670-5030

it has been brought to my
attention that several issues of
this letter have been going out.
I hope that you will
be able to correct this
error.

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be
available to all approved NURSES. This Insured Retirement Plan
is designed to complement your existing benefits with 3 years
IMPORTANT FEATURES:

1. CONTROL

- If you leave your present nursing
position, this retirement program
can stay with you to help you
reach your retirement goals.

2. FLEXIBILITY

- Accessibility of cash

3. TAX BENEFITS

- Tax deferred accumulation

4. SECURITY

- Can be used to provide lifetime
income.

5. DISABILITY

- Your monthly contributions can
continue to be deposited by
Metropolitan should you become
disabled.

This retirement program does not conflict with any other
retirement program, IRA, 401(k) or Annuity that you may have at the
present time or acquire in the future.

Sincerely,

Craig Anderson

Craig Anderson
Account Representative

Copy of this given to each rep
on 10-21-91

Please complete the following, so that we may furnish you with
information about this Nurses Insured Retirement Plan.

NAME _____

ADDRESS _____

CITY _____

STATE _____ ZIP CODE _____

HOME PHONE _____

BUSINESS PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

NOTE: Age calculated as of 10/21/91

D-13

MEMORANDUM from

To: Mr. Rudy Michaud
Senior Vice-President

Rudy, the attached letter
being sent from the
Southeastern Head Office
branch is not an approved
letter. Please ask Rick Urse
to cause mailing this letter.

Richard N. Maurer
Senior Vice-President
October 25, 1991
RNN:dp
Attachment

Metropolitan Life
Financial Services Council

SOUTHEAST
CITY RETIREMENT
TAMPA, FLA.
(813) 670-4030

9/24/81
Christie Cannon
Metropolitan Life

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

Would you mind just giving us your name and date of birth
below in order that we may furnish you information about a
NEW RETIREMENT SAVINGS PLAN.

1. Currently earning high money market interest rates.
2. The cash fund may be used for emergencies and opportunities.
3. Deposits may be made monthly as the budget allows.
4. An optional disability benefit may also be included.
5. Pays a guaranteed income at retirement.

This is something new, one of the most widely discussed
retirement programs in the investment world today.

Sincerely

Christine M'Canon

Christine McCarron
Nursing Representative

NAME Frances D. Palmeri

ADDRESS 12 Charlesgate Rd. CITY Lake Wales

STATE FLA ZIP CODE 33853

HOME PHONE 565-1669 BUS PHONE

DATE OF BIRTH: MONTH 12 DAY 23 YEAR 72

This retirement program does not conflict with any other
retirement program, IRA, 401K, annuity (TIA), or hospital
retirement that you may have at the present time or acquire in
the future.

If you leave your present nursing position this retirement
program will stay with you to guarantee your retirement goals.

D-14

Attachment A

Metropolitan Life
LIFE AND ACCUMULATION PLANS

Southeastern Head Office District
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-6030

REDACTED

AVAILABLE TO ALL APPROVED NURSES:

Nurses, like many others, may have concerns on how to accumulate enough tax deferred dollars, during their working years, to help provide enough income for their retirement years.

Would you please provide your name and date of birth below in order that we may furnish you information about our Tax Deferred Accumulation Plans which provide 5 very important features:

1. Tax Advantaged Cash Accumulation
2. Security - Life Income Settlement Options
3. Accessible Cash Value
4. An Optional Disability Benefit
5. Tax favorable withdrawals

With an ongoing commitment to quality, MetLife is building on an historic tradition of financial stability and security.

Sincerely

Ed Moore

Ed Moore
Account Representative

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

HOME PHONE _____ BUSINESS PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

REDACTED

D-15

MetropolitanLife Insurance Company
1000 Woodward Avenue, P.O. Box 1000 Detroit, Michigan
48260-1000 313/524-1214

Randy C. Hoffmann
Executive Vice President

Group Sales Department
Group Marketing & Sales
MetropolitanLife Insurance Company



Mr. Robert Crimmins
Senior Vice-President

APR 1 1997

Dear Mr. Crimmins:

It was a pleasure meeting you on the CNO tour in Detroit on March 13. This letter is a follow-up to our conversation regarding two important topics.

First, I wish to re-emphasize the importance of clarifying the commissions paid to PI reps for opening up large group cases. We have been told that the reps will receive either a "finders fee" or a commission.

What is unclear is the amount paid and how this is credited. Does a finders fee count as MPC for Leaders, management overrides, etc.? How does a rep earn one or the other and, most importantly, who determines whether the rep is entitled to a finders fee or a commission.

Your help in clarifying this issue between PI and group is greatly appreciated.

The second issue involves marketing being done in our area by the SERO branch. Apparently, they have purchased a list of nurses in the state of Michigan. SERO then sends one of the attached pre-approach letters to the prospect. Upon securing appointments, they fly a few reps to our area. These reps then "sell" a "nurses inspired retirement plan" (usually an L-75 for \$65 to \$100 per month).

The main issue which has surfaced is that the reps are neither selling nor servicing these clients properly. We have had calls from several nurses wanting to know if these people are legitimate MetLife reps. They want us to come out and explain to them what they have purchased. Many existing clients have called wanting to know why their accounts have been shifted to Tampa. (Obviously, they haven't been.)

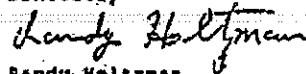
Lds/Health/Announce

REDACTED

This creates many problems for us. One is that a lot of time and energy is spent by my staff servicing new policies which have been peddled by out of state reps. Our local reputation is being damaged because dissatisfied customers usually tell ten other people about their experiences. Finally, dissatisfied customers will never become MetLife clients.

I ask your help to end this mail order peddling of our fine company's products. The misleading pre-approach letters plus the lack of service are producing a high volume of FFC for SEHO, but will undoubtedly harm the company in the long run.

Sincerely



Randy Holtzman
Branch Manager

March 25, 1992

REDACTED



METROPOLITAN INSURANCE COMPANY
Southeastern Head Office Branch
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-8090

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES. This new Retirement Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

1. CONTROL

- If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.

2. FLEXIBILITY

- Accessibility of cash

3. TAX BENEFITS

- Tax deferred accumulation

4. SECURITY

- can be used to provide lifetime income.

5. DISABILITY

- Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely

Ed Mootz
Ed Mootz
Nursing Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

REDACTED

-- TOTAL PAGE.000 --

Very Important

Mr. Rudy Michaud
Senior Vice-President

REDACTED

Dick Maurer asked that I send you a copy of the attached letter. Dick's position is that the SENCO Branch has the right to place business whenever they can. We have asked Dave Martin to communicate this to Branch Manager Holtzman.

Dick asks that you review the pre-approach letters to make certain you are comfortable with the contents.

Thanks for your help.

Edward J. Lynch
Assistant Vice-President

April 3, 1992

EYL:dap

Attached

O.I. Dept. "Quality"

4/3/92
S-19
JF

REDACTED

D-5

FROM: SENQ, FL F04 R42
TO : SERC
SUBJ: DAVE POWELL

KANE SHAFFNER

MSG# : 90-01813831
SENT: 08/24/90 11:03 AM PRIORITY: 3
FORWARDED BY: SENQ CONSUMER RELATIONS

IN REPLY TO THE COMPLAINT ON THE ABOVE, WE WILL DISCONTINUE THE LETTER
IN QUESTION.

THANK YOU

RICK USQ
BRANCH MANAGER

AUGUST 24, 1990



METROPOLITAN INSURANCE COMPANY
Southeastern Head Office Branch
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-8050

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES IN THE STATE OF NORTH CAROLINA. This new Retirement Savings Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

1. CONTROL - Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.
2. FLEXIBILITY - Availability of cash without penalty.
3. TAX BENEFITS - High tax sheltered growth.
4. SECURITY - Provides a guaranteed lifetime income.
5. DISABILITY - Your monthly savings will continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity (TSA), or hospital retirement that you may have at the present time or acquire in the future.

Sincerely
Christine McCarron

Christine McCarron
Nursing Representative

Please complete the following, so that we may furnish you with information about this New Retirement Savings Plan.

NAME _____
ADDRESS _____ CITY _____
STATE _____ ZIP CODE _____
HOME PHONE _____ BUS PHONE _____
DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

D-6

Metropolitan Life Insurance Company
January 19, 1971
To: Mr. Charles Schulek
Subject: Re: Unauthorized Sales Literature

Metropolitan Life
Insurance Company

Mr. Kirk Urey
Branch Manager
Tampa, FL

In Unauthorized Sales Literature

Dear Kirk:

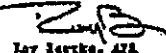
The attached unauthorized sales literature from your office has been brought to my attention by the New York Home Office Advertising Department who received it from someone in this.

The first problem with this is that Charles Schulek's name does not appear without approval from New York Home Office Advertising Department. The second problem is that there is no mention of the words "Life Insurance" in this literature even though the contract is basically life insurance. This brochure misleads people, a violation of insurance laws in every state. Finally, the third problem is that the sales literature from your office lists a Southeastern Field Office mailing address. All sales literature must indicate the branch office address, or in your case 4150 Raymond Drive with no mention of Southeastern Field Office. Also, the U.S. Postal Service has asked us not to use the Metropolitan Plaza in our address at any time.

I would appreciate your assurance that this brochure has either been immediately withdrawn from use or re-prepared to conform to all insurance laws and company policies.

Thank you for your cooperation.

Sincerely,


Ray Berke, ASA
Manager
Public and Consumer Affairs

January 19, 1971

B

cc Bill Litt

Retirement Savings and Security
for the
Future a Nurse Deserves...

This is being
MAILED TO
NURSES IN OUR
AREA



Metropolitan Life
Insurance Company
Corporate Office
Suburban Rd & Old
1000 Corporate Center
Tampa, FL 33607
(813) 875-4790

- Systematic Savings
- Tax Deferred Growth
- Tax Free Income
- Availability of Cash
- Disability Waiver

Metropolitan Life
Insurance Company

28th letter
FYI

Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or on private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

We know, for example, that nurses often do not have long-term savings plans. We know, too, that you may move around quite a bit. That's why we would like you to know about a new retirement savings plan.

With it, every important step you...

1. CONTROL

Unlike traditional retirement plans, if you should leave your present nursing position, you will not lose your retirement benefits.

2. FLEXIBILITY

A variety of cash without penalty.

3. TAX BENEFITS

High tax sheltered growth.

4. SECURITY

Provides a guaranteed lifetime income.

5. DISABILITY

Your monthly savings will continue to be deposited by Metropolitan should you become disabled.

To "grow" & meet exp. systematically. Whether you're regularly employed in a hospital, a corporation, small business or part-time duty, Metropolitan Insured Retirement Savings is a convenient way for you to accumulate wealth.

If you plan now

At Metropolitan Life, we can help you build a solid foundation of financial security with our diverse products. We call them "accumulation products" — because they'll help you accumulate the money you need, tax-deferred, for your retirement years.

You've already started to lay the foundation to make your money grow. And there's sure to be a strategy that will fit your future situation today... with enough built-in flexibility for the future.

And what's more, you'll get the security of knowing that your future savings plan is protected by Metropolitan life insurance companies, a financial services leader with over \$120 billion in assets of life insurance products. Our quality products and service have earned us the highest ratings for safety and soundness from Standard and Poor's (A.W) and Moody's (Aaa) based on A.M. Best's Company Financial Strength Ratings.

Call Metropolitan Life
for a free booklet.

D-7

If management has approved the material, it should be sent to the Marketing Vice-President or his designee in the form of a memorandum via facsimile, in form 22237. A brief description of the material and its intended use should accompany the transmission.

If approved at the territorial level, the material will be transmitted to Marketing Communications in the home office (13 37031), Attention: Marketing Reps. Marketing Communications will be responsible for securing all necessary approvals.

The material may be approved for use as submitted or with revisions, or it may be disapproved for use. If approved, the territory will create a disseminator and forward it to the sales offices.

Verilife reserves the right to discontinue previously approved material at any time. Individuals who persist in using unauthorized material will be subject to disciplinary action, up to and including termination.

For more complete details concerning this process, please refer to the Company's Manual of Instructions for Sales Management and Sales Representatives.

D-11

(Exhibit D) cont'd
Metropolitan Life
Insurance Company

METROPOLITAN INSURANCE COMPANY
110 Scott Avenue
P. O. Box 5183
High Point, N. C. 27262
(919) 869-7133

REDACTED

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be available to ~~all working professional nurses~~. This new Retirement Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

- | | |
|------------------------|---|
| 1. <u>CONTROL</u> | - If you leave your present nursing position, this retirement program can stay with you, to help you reach your retirement goals. |
| 2. <u>FLexIBILITY</u> | - Accessibility of cash |
| 3. <u>TAX BENEFITS</u> | - Tax deferred accumulation |
| 4. <u>SECURITY</u> | - Can be used to provide lifetime income |
| 5. <u>DISABILITY</u> | - Your monthly contribution can continue to be deposited by Metropolitan should you become disabled. |

This retirement program does not conflict with any other retirement programs, (i.e., IRA, 401K, 403 (B) annuity) or any other hospital retirement programs that you may have at the present time.

Sincerely

David Shore
David Shore
Account Representative

Please complete the following, so that we may furnish you with information about this New Retirement Plan.

NAME _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____

HOME PHONE _____

OFFICE/FACILITY PHONE _____

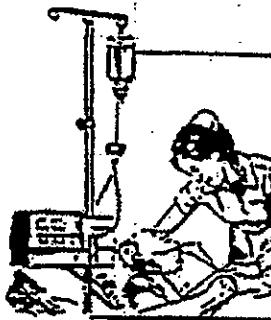
DATE OF BIRTH: MONTH _____

DAY _____ YEAR _____

Printed
and
Completed

D-8

NURSES
INSURED
RETIREMENT
PLAN



For the Future a
Nurse Deserves ...

 Metropolitan Life
AND AFFILIATED COMPANIES
Southern Home Office Branch
4100 Stewart Blvd.
Tampa, FL 33607
(813) 273-4468

 Metropolitan Life
AND AFFILIATED COMPANIES

408 25 481 3143

4138738125 5018.00

~~REDACTED~~

To "grow" a nest egg conveniently. Whether you're regularly employed (in a hospital, a corporation, etc.) or you do private or part-time duty, Metropolitan's Nurses Insured Retirement Plan is a convenient way for you to accumulate cash for the future you deserve.

This new Insured Retirement plan provides 5 important benefits:

1. CONTROL

If you should leave your present nursing position, your retirement benefits can stay with you.

2. FLEXIBILITY

Accessibility of cash.

3. TAX BENEFITS

Tax-deferred accumulation while providing a life insurance benefit.

4. SECURITY

Can be used to provide life time income.

5. DISABILITY

Your monthly compensation can continue to be deposited by Metropolitan should you become disabled.

Just for a moment, think about you.

As a nurse, you're always on call no matter where you work. Even if you're office-based or a private duty, you have to be prepared for an emergency anytime.

But just for a few moments, think about yourself and what you'd like to be doing in the future. Have you taken the time to make plans?

At Metropolitan Life, we can help you build a solid foundation of financial security with our Nurses Insured Retirement Plan which can help you accumulate the money you need, tax-free, for your retirement years. If you've already started saving, we can suggest ways to make your money work harder. There's sure to be a strategy that will fit your financial situation today... with enough built-in flexibility for the years ahead.

And what's more, you'll have the security of knowing that your Nurses Insured Retirement plan is protected by Metropolitan Life and its affiliated companies, a financial services leader with over \$130 billion in assets under management. Our quality products and services have earned us the highest ratings possible from:

Moody's Investor Service
AA (For Financial Strength)
Standard & Poor's
AAA (For Claims-Paying Ability)
A.M. Best & Co.
A+ (For Soundness of Investments)

With an ongoing commitment to quality, MetLife is building on a tradition of financial stability and security.

**Metropolitan Life
AND AFFILIATED COMPANIES**

REDACTED

REDACTED

D-9

Metropolitan Life Insurance Company
Mail Group -
210 Madison Avenue, Suite 200, Long Island, NY 11278-3200

James E. Bligges
Marketing Vice-President

Metropolitan Life®
AND AFFILIATED COMPANIES

To: Regional Executives
Doing Business in the State of Florida
Subject: Direct Mail Letters

The State of Florida has issued a very strong formal warning against further use of unauthorized direct mail letters. Therefore, it is imperative that you take an aggressive role in policing activity within your region. Failure to do so may result in the costly involvement of the State Bureau of Investigation.

As Rudy stated in his November 1, 1990, letter to us, "our customers deserve accurate, complete and professional information. We must deliver it." Accordingly, please encourage your associates to use authorized Smile letters.

The urgency of this notice cannot be stressed enough. Accordingly, please feel free to request any additional information or assistance which you may require. Your full and immediate cooperation is appreciated.

Regards,

Marketing Vice-President

August 14, 1991

Attachment:



METROPOLITAN INSURANCE COMPANY
Southeastern Head Office Branch
4100 Boynton Boulevard
Tampa, FL 33607
(813) 870-8050

REDACTED

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES. This new Retirement Plan is designed to complement your existing benefits with 5 very important features:

- | | |
|-------------------------|--|
| 1. <u>CONTROL</u> | - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals. |
| 2. <u>ACCESSIBILITY</u> | - Accessibility of cash |
| 3. <u>TAX BENEFITS</u> | - Tax deferred accumulation. |
| 4. <u>SECURITY</u> | - Can be used to provide lifetime income. |
| 5. <u>DISABILITY</u> | - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled. |

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely

Craig Anderson

Craig Anderson
Nursing Representative

Please complete the following, so that we may furnish you with information about this New Insured Retirement Plan.

NAME _____

ADDRESS _____ CITY _____

STATE _____ ZIP CODE _____

HOME PHONE _____ BUS PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

D-10.

Metropolitan Life Insurance Company
1971-82

Michael C. C.
Executive Vice President
Metropolitan Life

Metropolitan Life

September 15, 1991

To: the Field Force and Management Team
Southeastern Territory

Re: Unauthorized Sales Literature

The Manuals of Instructions for Sales Management and Sales Representatives are very explicit regarding clearance by the home office of sales material originating in the field.

MetLife representatives have a wide range of professionally developed, approved support material to choose from. Nevertheless, it is recognized that sales situations do sometimes arise where a variation may be deemed helpful or a new approach to a prospect may be developed. A home office review procedure, including legal review, has been established to accommodate these situations. Any proposed material must be legally approved prior to its use.

There have recently been some instances of unauthorized letters being sent to prospects and/or clients that have given rise to complaints directed to State Insurance Departments and to the Corporate Management Office. In some cases, letters have been mailed that are offensive or unnecessarily threatening in style, as in "...urgent matter concerning your policy..." or words to that effect.

Others are merely unprofessional, with grammatical errors and misspellings. Still others are potentially misleading or make reference to various benefits that are not available in any one contract. These types of communications are unacceptable and may result in disciplinary action being taken against those responsible.

The attached procedures, excerpted in summary form from the manuals, have been updated with the application of Electronic Mail to expedite review for approval in the home office. You should refer to the manuals for more complete details concerning the process.

One of the most valuable assets you have in sales is the personal image you project. You start creating that image with the big advantage of MetLife's name -- the quality company in insurance and financial services. Your customers rely on that reputation. It is extremely important that each of you reinforce that image in all your communications. It's essential to the Company's continued success...and yours.

Please be guided accordingly.

Sincerely



Senior Vice-President

Attachment

PROCESSING REQUESTS FOR APPROVAL OF UNAUTHORIZED SALES LITERATURE

The following applies to all lines of insurance. These procedures are meant to help management screen out inappropriate material or to make necessary changes before submitting material for approval.

Branch Manager/District Sales Manager reviews the material for content to see if it offers a more effective approach than similar existing material. It should also be checked for visual impact, spelling and grammatical errors and the elimination of improper or misleading statements.

The following are some examples of improper usage (but not an all-inclusive list):

NEW PLAN - Terms such as "a new program from MetLife" or "new mortgage reduction plan" cannot be used to describe an insurance policy. The name of the policy and its benefits must be specified.

LOW COST - Cannot be used when referring to premium payment. It is also not acceptable to say "lower premiums" or "better coverage" in reference to Metropolitan Property and Casualty Insurance Company products.

NET COST - Cash values above total premiums paid cannot be termed "return over cost" or "net cost".

SAVINGS - The terms "saves" and "savings" cannot be used to imply that life insurance provides a savings medium comparable to a bank account.

DEPOSIT - Is not an acceptable synonym for premium.

INVESTMENT - Insurance cannot be referred to as an investment.

TAX-FREE - Should not be confused with "tax-deductible" contributions to a qualified retirement plan. A more acceptable term is "tax-deferred benefits."

URGENT - Or other terminology implying something is wrong with a client's policy should never be used when, in fact, a representative merely wants a telephone number or other piece of non-essential information. Always state clearly what the matter of concern is.

TITLE - Only a qualified Registered Representative or financial planner may use these titles. Also, "made-up" titles such as Mortgage Protection Specialist, Nursing Representative, Small Group Representative, etc., are not to be substituted for Company approved titles.

"My MetropolitanLife"
AND AFFILIATED COMPANIES

SOUTHEASTERN HEAD OFFICE BRANCH
4100 BOYSCOUT BOULEVARD
TAMPA, FL 33607
(813) 870-8050

NOW AVAILABLE TO ALL NURSING PROFESSIONALS

Would you mind just giving us your name and date of birth
below in order that we may furnish you information about a
NEW RETIREMENT SAVINGS PLAN:

1. Currently earning high money market interest rates.
2. The cash fund may be used for emergencies and opportunities.
3. Deposits may be made monthly as the budget allows.
4. An optional disability benefit may also be included.
5. Pays a guaranteed income at retirement.

This is something new, one of the most widely discussed
retirement programs in the investment world today.

Sincerely,
Christine McCarron
Christine McCarron
Account Representative

NAME _____

ADDRESS _____ ZIP CODE _____

HOME PHONE _____ BUS. PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

FOR INFORMATION ON OTHER SPECIFIC PLANS, CHECK BELOW

- MORTGAGE CANCELLATION PROTECTION
 DISABILITY INCOME PROTECTION
 LIFE INSURANCE
 I.R.A.
 MUTUAL FUNDS

REDACTED

D-12

Metropolitan Life
has been brought to your
attention that several versions of
letters have been going out.
HURSES INSURED RETIREMENT PLAN can be used without
any other letter.

Southeastern Head Office Branch
1100 Boylston Boulevard
Taunton, MA. 02780
(413) 870-8630

One of the most widely discussed retirement plans may now be
available to all approved HURSES. This insured retirement plan
is designed to complement your existing benefits with 3.9% YR.

IMPORTANT FEATURES:

1. CONTROL
 - If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.
2. FLEXIBILITY
 - Accessibility of cash
3. TAX BENEFITS
 - Tax deferred accumulation
4. SECURITY
 - Can be used to provide lifetime income.
5. DISABILITY
 - Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other
retirement program, IRA, 401K or Annuity that you may have at the
present time or acquire in the future. (U-1)

Sincerely

Craig Anderson

Craig Anderson
Account Representative

Please complete the following, so that we may furnish you with
information about this Nurses Insured Retirement Plan.

NAME _____
ADDRESS _____
CITY _____ STATE _____ ZIP CODE _____
HOME PHONE _____ BUSINESS PHONE _____
DATE OF BIRTH: MONTH: DAY: YEAR: _____

Metropolitan Life
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 670-6010

It has been brought to my
attention that several members of
this letter have been going out.
letter that has been
offered & under no circumstances
can any other letter
be used without
prior written consent.

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans may now be
available to all approved NURSES. This Insured Retirement Plan
is designed to complement your existing benefits with 1 YEAR
IMPORTANT FEATURES:

1. CONTROL

- If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.

2. FLLEXIBILITY

- Accessibility of cash

3. TAX BENEFITS

- Tax deferred accumulation

4. SECURITY

- Can be used to provide lifetime income.

5. STABILITY

- Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other
retirement program, IRA, 401(k) or Annuity that you may have at the
present time or acquire in the future.

Sincerely

Craig Anderson

Craig Anderson
Account Representative

Copy of this given to each nurse
on 10-21-91

Please complete the following, so that we may furnish you with
information about this Nurses Insured Retirement Plan.

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

HOME PHONE _____ BUSINESS PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

NOTE: My distribution will start on 10/21/91.

D-13

MEMORANDUM from

To: Mr. Rudy Michaud
Senior Vice-President

Rudy, the attached letter
being sent from the
Southeastern Head Office
branch is not an approved
letter. Please ask Rick Urse
to cease mailing this letter.

Richard N. Maurer
Senior Vice-President

October 25, 1991

RNM:dep

Attachment

Metropolitan Life
Insurance Company

SOUTHEAST
CENTRAL
TAMPA, FLA.
(813) 870-8010

9/24/81
Christine McCarter
Nursing Representative

NURSES GUARANTEED RETIREMENT SAVINGS PLAN

Would you mind just giving us your name and date of birth
below in order that we may furnish you information about a
NEW RETIREMENT SAVINGS PLAN?

1. Currently earning high money market interest rates
2. The cash fund may be used for emergencies and opportunities
3. Deposits may be made monthly as the budget allows
4. An optional disability benefit may also be included
5. Pays a guaranteed income at retirement

This is something new, one of the most widely discussed
retirement programs in the investment world today.

Sincerely

Christine M'Caron

Christine McCarter
Nursing Representative

NAME Frances D. Palmer

ADDRESS 12 Charlesgate Rd. CITY Lake Wales

STATE FLA ZIP CODE 33853

HOME PHONE 505-666-8669 BUS PHONE

DATE OF BIRTH: MONTH 12 DAY 23 YEAR 37

This retirement program does not conflict with any other
retirement program, IRA, 401K, annuity (TSA), or hospital
retirement that you may have at the present time or acquire in
the future.

If you leave your present nursing position this retirement
program will stay with you to guarantee your retirement goals.

D-14

Attachment A

Metropolitan Life
Life and Accident Companies

Southeastern Head Office District
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-6050

REDACTED

AVAILABLE TO ALL APPROVED NURSES

Nurses, like many others, may have concerns on how to accumulate enough tax-deferred dollars, during their working years, to help provide enough income for their retirement years.

Would you please provide your name and date of birth below in order that we may furnish you information about our Tax Deferred Accumulation Plans which provide 5 very important features:

1. Tax Advantaged Cash Accumulation
2. Security - Life Income Settlement Options
3. Accessible Cash Value
4. An Optional Disability Benefit
5. Tax favorable withdrawals

With an ongoing commitment to quality, MetLife is building on an historic tradition of financial stability and security.

Sincerely

Ed Moore

Ed Moore
Account Representative

NAME _____

ADDRESS _____

CITY _____ STATE _____ ZIP CODE _____

HOME PHONE _____ BUSINESS PHONE _____

DATE OF BIRTH: MONTH _____ DAY _____ YEAR _____

REDACTED

D-15

Microcystis (Microcystis) Cylindracea
Microcystis cylindracea (C. B. Cl.) Agardh var. *varia* (C. B. Cl.) Agardh



Randy C. Hallinan
BOSTON UNIVERSITY

**Mr. Robert Crimmins
Senior Vice-President**

APR 1 1997

Dear Mr. Crimmins

It was a pleasure meeting you on the CMG tour in Detroit on March 11. This letter is a follow-up to our conversation regarding the insurance.

First, I wish to re-emphasize the importance of classifying the commissions paid to PI reps for opening up large group cases. We have been told that the reps will receive either a "Finders Fee" or a commission.

What is unclear is the amount paid and how this is credited. Does a finders fee count as MPC for Leaders, management overrides, etc.? How does a rep earn one or the other and, most importantly, who determines whether the rep is entitled to a finders fee or a commission.

Your help in clarifying this issue between PI and group is greatly appreciated.

The second issue involves marketing being done in our area by the SEHO branch. Apparently, they have purchased a list of nurses in the state of Michigan. SEHO then sends one of the attached pre-approach letters to the prospect. Upon securing appointments, they fly a few reps to our area. These reps then "sell" a "nurses insured retirement plan" (usually an L-75 for \$65 to \$100 per month).

The main issue which has surfaced is that the reps are neither selling nor servicing these clients properly. We have had calls from several nurses wanting to know if these people are legitimate Metlife reps. They want us to come out and explain to them what they have purchased. Many existing clients have called wanting to know why their accounts have been shifted to Tampa. (Obviously, they haven't been.)

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REDACTED

This creates many problems for us. One is that a lot of time and energy is spent by my staff servicing new policies which have been peddled by out of state reps. Our local reputation is being damaged because dissatisfied customers usually tell ten other people about their experiences. Finally, dissatisfied customers will never become MetLife clients.

I ask your help to end this mail order peddling of our fine company's products. The misleading pre-approach letters plus the lack of service are producing a high volume of FFC for SEKO, but will undoubtedly harm the company in the long run.

Sincerely

Randy Holtzman

Randy Holtzman
Branch Manager

March 26, 1992

REDACTED



METROPOLITAN INSURANCE COMPANY
Southeastern Head Office Branch
4100 Boy Scout Boulevard
Tampa, FL 33607
(813) 870-8050

NURSES INSURED RETIREMENT PLAN

One of the most widely discussed retirement plans is now available to ALL NURSES. This new Retirement Plan is designed to complement your existing benefits with 5 VERY IMPORTANT FEATURES:

1. CONTROL

- If you leave your present nursing position, this retirement program can stay with you to help you reach your retirement goals.

2. FLEXIBILITY

- Accessibility of cash

3. TAX BENEFITS

- Tax deferred accumulation

4. SECURITY

- Can be used to provide lifetime income.

5. DISABILITY

- Your monthly contributions can continue to be deposited by Metropolitan should you become disabled.

This retirement program does not conflict with any other retirement program, IRA, 401K, Annuity that you may have at the present time or acquire in the future.

Sincerely

Ed Moore
Ed Moore
Nursing Representative

Please complete the following, so that we may furnish you with information about this Nurses Insured Retirement Plan.

REDACTED

-- TOTAL PAGE.000 --

Very Important

Mr. Rudy Michaud
Senior Vice-President

REDACTED

Dick Hauger asked that I send you a copy of the attached letter. Dick's position is that the SEMO Branch has the right to place business whenever they can. We have asked Dave Martin to communicate this to Branch Manager Holtzman.

Dick asks that you review the pre-approach letters to make certain you are comfortable with the contents.

Thanks for your help.

Ed
Edward J. Lynch
Assistant Vice-President

April 1, 1992

EJL:dap

Attached.

REDACTED